COUNTY OF SAN LUIS OBISPO: Employee BenXcel User Guide

WELCOME TO BENXCEL!

The information contained in this guide will help you to navigate through the BenXcel website. The website provides direct access to your benefit plan information from anywhere that you can access the internet.

- BenXcel Website: https://BenXcel.net
- COUNTY OF SAN LUIS OBISPO BenXcel Website Company Name: County of San Luis Obispo

ASSISTANCE

BCC's Customer Service Call Center is available to assist with BenXcel questions and password re-sets. You can reach a Representative by calling 800-685-6100. Representatives are available:

- Eastern: Monday -Thursday: 8:00am - 8:00pm ET & Friday: 8:00am - 6:00pm ET
- Central: Monday -Thursday: 7:00am - 7:00pm CT & Friday: 7:00am - 5:00pm CT
- Mountain: Monday -Thursday: 6:00am - 6:00pm MT & Friday: 6:00am - 4:00pm MT
- Pacific: Monday -Thursday: 5:00am - 5:00pm PT & Friday: 5:00am - 3:00pm PT
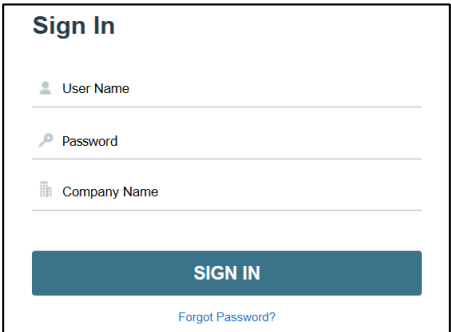
CONTENTS

DASHBOARD

All features of BenXcel can be accessed through the left menu frame. Commonly used functions also appear as tiles and widgets on your dashboard for quick and easy access.
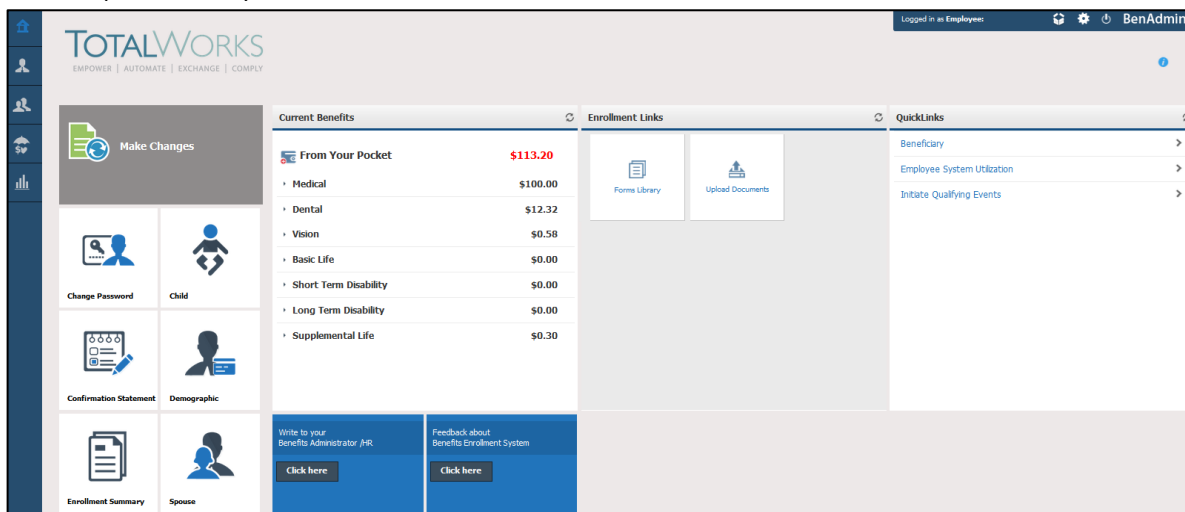
INITIAL LOG IN

You will receive an e-mail from BenXcel or a communication from your HR Department prior to your first sign on that will provide you with information on your user name and initial password into BenXcel. Use this information to log into BenXcel:

1. To log into BenXcel, go to: https://benxcel.net

2. Enter your user information

   ▪ Your Company Name must be entered exactly as it shows in the welcome section of this guide (County of San Luis Obispo)

3. Click the Sign In button to enter the system

Sign In
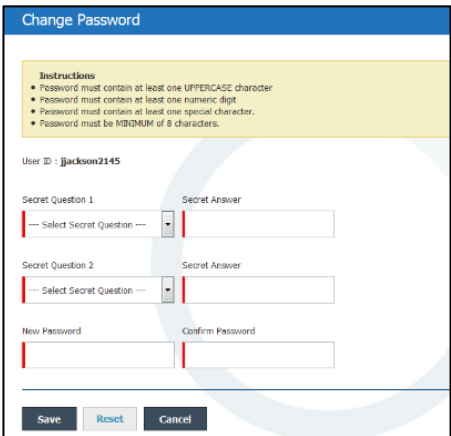
👤 User Name

🔑 Password

📇 Company Name

SIGN IN

Forgot Password?

If you're logging in for the first time with no pending enrollment:

The Change Password screen will appear, requiring you to:

   ▪ Choose two security questions and enter your answers in the Secret Answer fields.

   ▪ Change your password. Any password requirements will appear in a yellow box at the top of the screen.

   ▪ Click the Save & Continue button when finished.

Change Password

Instructions
- Password must contain at least one UPPERCASE character
- Password must contain at least one numeric digit
- Password must contain at least one special character.
- Password must be MINIMUM of 8 characters.

User ID : jjackson2145

Secret Question 1   Secret Answer
--- Select Secret Question ---

Secret Question 2   Secret Answer
--- Select Secret Question ---

New Password   Confirm Password

Save   Reset   Cancel

If you're logging in for the first time during Open Enrollment, as a New Hire, or as a Rehire:

1. Required Employee Usage Agreement, Legal Agreement and Welcome screens will appear. Review the messages and click the Continue button to proceed. You may not continue to your dashboard until your entire enrollment is complete.

2. A change password screen will appear for you to change your initial password and choose and answer two security questions.

3. A Demographics page will appear for you to review your existing information.
   ▪ All fields marked in red are required. Any blank fields are optional.
   ▪ Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

4. Spouse/Domestic Partner and Child screens will appear for you to add a Spouse/Domestic Partner and/or child.
   ▪ All fields marked in red are required. Any blank fields are optional.
   ▪ Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.
   ▪ When adding a new Spouse/Domestic Partner or child: supporting verification documentation (marriage certificate, birth certificate, etc.) must be uploaded after your enrollment is complete.

5. If this is your Open Enrollment election, a Current Elections screen may appear, allowing you to review all current benefits (if any exist). If this screen does not appear, skip to the next step.
   ▪ If you want to change your elections, click the 'I WANT TO MAKE CHANGES' button to proceed. An Eligible Benefits screen will appear allowing you to choose which benefits you would like to make changes to, or you may click the 'All Benefits' button to review each benefit available to you.
   ▪ If you want to keep your elections, click the 'I DO NOT WANT TO MAKE CHANGES' button to proceed. Reimbursement Account elections do not roll over, so you are required to enroll or waive the FSA benefit available to you.

6. Your enrollment will begin. You will be walked through a series of benefit screens, presenting each benefit available to you.

   - If the benefit is waivable, a red 'Waive this Benefit' button will appear. Click to waive the benefit. If a waiver reason is required, the Select Waiver dropdown box will be marked with red.
   - In the yellow Members Covered box, check/uncheck the box next to each individual to indicate who should/should not be covered under this benefit.
   - A Forms Library link is available at the bottom of each screen, containing additional Plan information.

7. Click the Enroll button to choose a Plan. The next benefit available will automatically appear.

8. An Election Summary will continually update with elections and costs as you continue through your enrollment. If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

9. A Confirmation Statement will appear when the enrollment is complete. It will show your demographic information, current benefits, and all future elections. It can be printed or downloaded as a PDF by using the print/pdf icons at the top right corner of the Statement

10. Click the Finish button to submit your enrollment. A pop-up box will appear when the enrollment is finished processing. You will be automatically routed to your dashboard.

11. Upload required dependent verification documentation from the Upload Documents link on your dashboard. Choose the enrollment type from the Enrollment Mode dropdown box, and then upload the documentation as one of the supported formats listed. Click the Save button when complete.

12. A countdown will appear at the top left corner of your dashboard, notifying you of the amount of time remaining to make benefit elections. The countdown acts as a link to return to the enrollment to make changes.

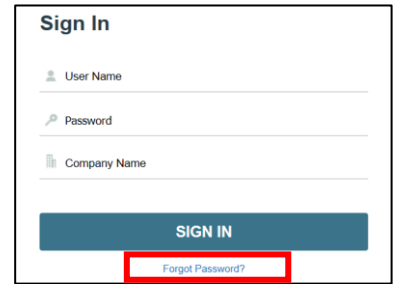## PASSWORD & SECURITY QUESTION MAINTENANCE

If you are outside of the system and cannot remember your password:

1. Click on the 'Forgot Password' link on the log in screen.

2. The system will require you to enter your User Name, Company Name, and answer two security questions (set-up during the initial log in) in order to re-set the password.

If you attempt to log in more than X times, your account will be locked and you will receive the error message "Credentials Invalid". Your account can only be unlocked by your HR Department or a BCC Call Center Representative.

If you are logged in to the system and need to update your password or security questions/answers:

1. Click on the Change Password tile from your dashboard or use the My Profile menu (left frame) to select Change Password.

2. The system will require you to enter your User Name, Company Name, and answer two security questions (set-up during the initial log in) in order to re-set the password.
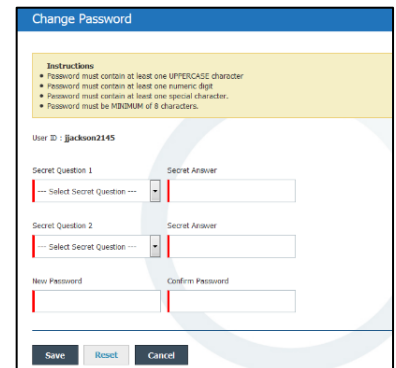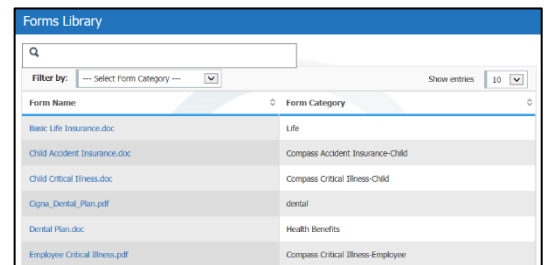
If you need additional username or password assistance, contact BCC's Customer Service Center.

FORMS LIBRARY

A library of informational brochures, Plan documents, and forms provided by your HR Department are available in the Forms Library section of BenXcel.

Access your Forms Library by using the Enrollment Links widget on your dashboard or using the Employee menu to select Forms Library. Forms will appear in alphabetical order, but can be filtered by category or found by using a keyword search.
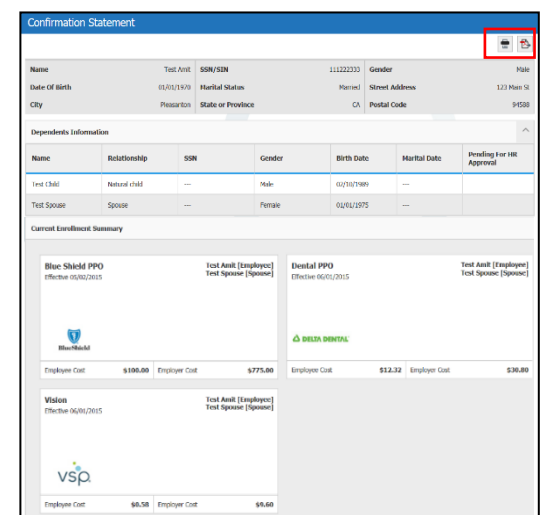
CONFIRMATION STATEMENT

A Confirmation Statement can be generated at any time to present a list of current or future benefits.

Access the Confirmation Statement feature by clicking on the Confirmation Statement tile from your dashboard or by using the Benefits Menu (left frame) to select Confirmation Statement.

Confirmation Statements can be printed or downloaded into a PDF using the print/PDF icons in the top right corner of the Confirmation Statement.

ENROLLMENT HISTORY

To view all past dated benefits, use the Enrollment Report.

Access the Enrollment Report feature by using the Reports Menu (left frame) to select Enrollment Report. Your enrollment history will appear, listing the effective date and termination date of each coverage by coverage type.

QUALIFYING EVENTS

If your HR Department enters a Qualifying Event or Status Change on your behalf that results in a benefit(s) change, you will be notified through an e-mail from BenXcel.

1. Log into BenXcel: https://benxcel.net

2. Enter your existing user information and Company Name (County of San Luis Obispo).

3. Click the Sign In button to enter the system.

4. You will be entered into an enrollment tunnel for you to complete your Qualifying Event enrollment. You may not continue to your dashboard until your entire enrollment is complete.

If you experience a Qualifying Event (i.e. marriage, divorce, birth of a child, etc.), Status Change or, if you want to change a reimbursement account contribution, you can initiate the change at any time through BenXcel.

1. Log into BenXcel: https://benxcel.net

2. Enter your existing user information and Company Name (County of San Luis Obispo).

3. Click the Sign In button to enter the system.

4. From your dashboard, use the Employee Menu (left frame) to select Initiate Qualifying Event.

5. In the Qualifying Event page, check the box next to the applicable event.

6. A pop-up box will appear asking for the effective date of the change. Enter it in mmddyyyy format and then click the Save button.

7. You will be entered into an enrollment tunnel for you to complete your qualifying event enrollment. You may not continue to your dashboard until your entire enrollment is complete.

Initiate Qualifying Events	
Initiate Qualifying Events	
	Event Name
☐	Add a Dependent
☐	Address Change
☐	Admin Change
☐	Divorce
☐	Marriage
Showing 1 To 5 of 5 entries	

To complete your Qualifying Event enrollment:

1. A Qualifying Event Welcome screen will appear. Review the message and click the Continue button to proceed. You may not continue to your dashboard until your entire enrollment is complete.

2. Based on the Qualifying Event type: Demographic, Spouse/Domestic Partner, and/or Child screens will appear.
   - All fields marked in red are required. Any blank fields are optional.
   - Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.
   - When adding a new Spouse/Domestic Partner or child: supporting verification documentation (marriage certificate, birth certificate, etc.) must be uploaded after your enrollment is complete.

3. Your enrollment will begin. You will be walked through a series of benefit screens, presenting only the benefits affected by your qualifying event.
   - If the benefit is waivable, a red 'Waive this Benefit' button will appear. Click to waive the benefit. If a waiver reason is required, the Select Waiver dropdown box will be marked with red.
   - In the yellow Members Covered box, check/uncheck the box next to each individual to indicate who should/should not be covered under this benefit.
   - A Forms Library link is available at the bottom of each screen, containing additional Plan information.

4. You MUST click the Enroll or Waive button to update your Plan changes. The next benefit will automatically appear.
   - All coverage additions, changes, and terminations are made in accordance with Plan rules.

5. An Election Summary will continually update with elections and costs as you continue through your enrollment. If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

6. A Confirmation Statement will appear when the enrollment is complete. It will show your demographic information, current benefits, and all future elections. It can be printed or downloaded as a PDF by using the print/pdf icons at the top right corner of the Statement.

7. Click the Finish button to submit your enrollment. A pop-up box will appear when the enrollment is finished processing. You will be automatically routed to your dashboard.

8. Upload required dependent verification documentation from the Upload Documents link on your dashboard. Choose the enrollment type from the Enrollment Mode dropdown box, and then upload the documentation as one of the supported formats listed. Click the Save button when complete.

9. A countdown will appear in the top left corner of your dashboard, notifying you of the amount of time remaining to make benefit changes resulting from your Qualifying Event. This countdown acts as a link to return to your Qualifying Event enrollment to make changes.

Based on your Qualifying Event type, please note the following instructions specific to your enrollment:

Marriage-Addition of Domestic Partnership

- Demographic screen: update your marital status from the Marital Status drop-down menu.

- Spouse/Domestic Partner screen: click the 'Add New' button and complete all required fields. The employee address will automatically be populated into the Spouse/Domestic Partner address fields. If this assumption is not correct, update the fields.

- Child screen: if the addition of a child or children resulted from your Marriage/Addition of Domestic Partnership, click the 'Add New' button and complete all required fields for each new child. The employee address will automatically be populated into the Child address fields. If this assumption is not correct, update the fields.

- Enrollment screens: check the name(s) of your Spouse/Domestic Partner and Child(ren) (if applicable) in the yellow 'Members Covered' box at the top of each coverage screen to add them to coverage. Click the Enroll button of each chosen Plan to save the change.

Divorce-Dissolution of Domestic Partnership

- Demographic screen: update your marital status from the Marital Status drop-down menu.

  - Your Spouse/Domestic Partner will automatically be updated as ex-Spouse/ex-Domestic Partner.

- Enrollment screens: If the removal of a child or children resulted from your Divorce/Dissolution of Domestic Partnership, you must uncheck each removed child's name in the yellow 'Members Covered' box at the top of each coverage screen to drop them from coverage. Click the Enroll button of each chosen Plan to save the change.

  - If your ex-Spouse/ex-Domestic Partner was your primary or secondary beneficiary, you will be offered the opportunity to update your beneficiary.

Adding a Dependent Child, Birth of Child, Adoption, Legal Guardianship

- Child screen: click the 'Add New' button and complete all required fields. The employee address will automatically be populated into the Child address fields. If this assumption is not correct, update the fields.

- Enrollment screens: check the child's name in the yellow 'Members Covered' box at the top of each coverage screen to add them to coverage. Click the Enroll button of each chosen Plan to save the change.

Loss of Dependent Status - Terminate Dependents

- Enrollment screens: uncheck the dependent's name in the yellow 'Members Covered' box at the top of each coverage screen to drop him/her from coverage. Click the Enroll button of each chosen Plan to save the change.

Employee Drop Voluntary Life, Hospital, and/or Accident Coverage(s)

You may make changes to your Employee Voluntary Life, Hospital, and/or Accident benefit(s) at any time throughout the Plan Year.

- Enrollment screens: click the red Waive button on the Voluntary coverage screen(s) to save the change.

Remove Spouse-Domestic Partner, or Dependent Child from Voluntary Coverage

You may make changes to your Spouse/Domestic Partner and Child's Voluntary coverage at any time throughout the Plan Year.

- Enrollment screens: click the red Waive button on the Voluntary coverage screen(s) to save the change.

Obtain Other Healthcare Coverage

- Enrollment screens: click the red Waive button on the coverage screen (s) to save the change.

  - To remove only a segment of those currently covered, you must uncheck the individual's names in the yellow 'Members Covered' box at the top of each coverage screen and then and then click the Enroll button of the chosen Plan to save the change.

Loss of Other Coverage

- Spouse/Domestic Partner screen: If your Spouse/Domestic Partner is not already in the system, click the 'Add New' button and complete all required fields. The employee address will automatically be populated into the Spouse/Domestic Partner address fields. If this assumption is not correct, update the fields.

- Child screen: If your Child is not already in the system, click the 'Add New' button and complete all required fields. The employee address will automatically be populated into the Child address fields. If this assumption is not correct, update the fields.

- Enrollment screens: check each individual's name in the yellow 'Members Covered' box at the top of each coverage screen to enroll in coverage. Click the Enroll button of each chosen Plan to save the change.

Death of a Covered Spouse-Domestic Partner or Dependent Child

- Enrollment screens: uncheck the dependent's name in the yellow 'Members Covered' box at the top of each coverage screen to drop him/her from coverage. Click the Enroll button of each chosen Plan to save the change.

Dependent Care Updates

You may make changes to your Dependent Care Benefit contribution at any time throughout the Plan Year. The change will be effective the first of the month following or coincident with the date of the change.

- Enrollment screens: Change your contribution in the Dependent Care Account screen and click Enroll to save the change or click the red Waive button to drop the benefit.

Address Change – Move or Relocation of Employee

If you update your address in the system, please note this address is for BenXcel informational purposes only.

FSA REIMBURSEMENT ACCOUNTS

BCC's My SmartCare is your tool for managing your BCC administered reimbursement accounts 24/7. My SmartCare is available as an online portal or mobile app for iOS and Android users. Both platforms use the same username and password to gain entry. With My SmartCare, you can check your balance, submit electronic claims, check claims status, and much more!

Online Portal: https://www.mywealthcareonline.com/bccsmartcare/

Mobile App: download the "BCC SmartCare" mobile app from your app store

My SmartCare Registration:

- Use your Social Security Number as your Employee ID
- Use your FSA benefits debit card number as your Registration ID
   - When you enroll your debit card will automatically be sent to you.

You may submit claims via:

Electronic Submission:

- My SmartCare Portal Upload
- My SmartCare Mobile App Upload
- E-mail to: fsa-claims@benXcel.com
- Secure FTP Website: http://secure.benxcel.com

Paper Claims:

- Mail to: Benefit Coordinators Corporation
        Attn. FSA
        Two Robinson Plaza, Suite 200
        Pittsburgh, PA 15205
- Fax to: 412-276-7185
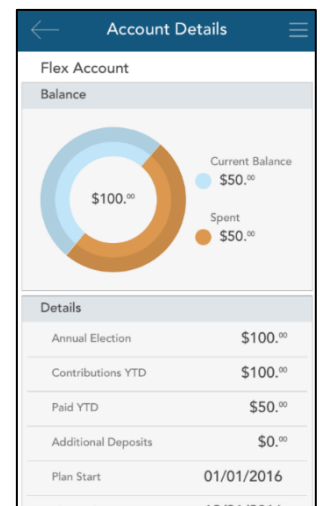
Reimbursement Forms & Information:

1. Log into My SmartCare online portal.
2. Under the 'Resources' tab, select 'Forms and Documents'.
3. Click 'download' under the form name to open the form.
    - *Note: a PDF reader is required to open some forms and informational documents.*